
State: Arkansas **Filing Company:** Annuity Investors Life Insurance Company
TOI/Sub-TOI: A02.1I Individual Annuities- Deferred Non-Variable and Variable/A02.1I.002 Flexible Premium
Product Name: Annuity Individual Combined
Project Name/Number: Annuity Individual Combined/E6042413NW

Filing at a Glance

Company: Annuity Investors Life Insurance Company
Product Name: Annuity Individual Combined
State: Arkansas
TOI: A02.1I Individual Annuities- Deferred Non-Variable and Variable
Sub-TOI: A02.1I.002 Flexible Premium
Filing Type: Form
Date Submitted: 01/22/2013
SERFF Tr Num: GRAX-G128860254
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: E6042413NW

Implementation
Date Requested:
Author(s): SPI GreatAmericanFinancialRes
Reviewer(s): Linda Bird (primary)
Disposition Date: 01/30/2013
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State:	Arkansas	Filing Company:	Annuity Investors Life Insurance Company
TOI/Sub-TOI:	A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.002 Flexible Premium		
Product Name:	Annuity Individual Combined		
Project Name/Number:	Annuity Individual Combined/E6042413NW		

General Information

Project Name: Annuity Individual Combined

Project Number: E6042413NW

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: SPI GreatAmericanFinancialRes

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/30/2013

State Status Changed: 01/30/2013

Created By: SPI GreatAmericanFinancialRes

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards.

This endorsement will allow the contract owner to elect an irrevocable/non assignable settlement option upon annuitization. For any deferred fixed or variable annuity contract that does not provide that option, we will add endorsement E6042413NW, at the request of the owner who wishes that type of payment. This endorsement can be used with any previously approved annuity contract that does not contain an irrevocable/non assignable settlement option, as well as any contracts we may develop in the future.

Company and Contact

Filing Contact Information

Brenda Little, Senior Compliance Filing Analyst

blittle@gafri.com

P. O. Box 5420

513-412-2725 [Phone] 12725 [Ext]

Cincinnati, OH 45201-5420

513-361-5967 [FAX]

Filing Company Information

Annuity Investors Life Insurance Company

CoCode: 93661

State of Domicile: Ohio

P.O. Box 5423

Group Code: 84

Company Type:

Cincinnati, OH 45201-5423

Group Name: Great American

State ID Number:

(800) 854-3649 ext. [Phone]

Financial Resources, Inc.

FEIN Number: 31-1021738

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

State: Arkansas **Filing Company:** Annuity Investors Life Insurance Company
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Company	Amount	Date Processed	Transaction #
Annuity Investors Life Insurance Company	\$50.00	01/22/2013	66738733

SERFF Tracking #:	GRAX-G128860254	State Tracking #:		Company Tracking #:	E6042413NW
State:	Arkansas	Filing Company:	Annuity Investors Life Insurance Company		
TOI/Sub-TOI:	A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.002 Flexible Premium				
Product Name:	Annuity Individual Combined				
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/30/2013	01/30/2013

State:	Arkansas	Filing Company:	Annuity Investors Life Insurance Company
TOI/Sub-TOI:	A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.002 Flexible Premium		
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Disposition

Disposition Date: 01/30/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Endorsement		Yes

State:	Arkansas	Filing Company:	Annuity Investors Life Insurance Company
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Form Schedule

Lead Form Number: E6042413NW								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Endorsement	E6042413NW	POLA	Initial		66.000	E6042413NW.PDF

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Annuity Investors[®]
LIFE INSURANCE COMPANY

Home Office: Cincinnati, Ohio
Fixed Administrative Office: P.O. Box 5420, Cincinnati, Ohio 45201-5420
Variable Administrative Office: P.O. Box 5423, Cincinnati, Ohio 45201-5423

ENDORSEMENT

The policy is changed to add the following new provisions:

No Assignment or Transfer. Neither you nor any payee may assign, sell, or transfer an interest in this policy, or pledge it to secure a loan or the performance of an obligation, or for any other purpose.

No Change of Payee. Neither you nor any payee may change a designation of a payee previously made under this policy.

No Change of Payments, Commutation, or Withdrawal. Neither you nor any payee may change the form of payments to be made by us, or commute or anticipate payments to be made, or withdraw all or part of the value of payments to be made.

This is part of your policy. It is not a separate contract. It changes the policy only as and to the extent stated. In all cases of conflict with the other terms of the policy, the provisions of this Endorsement shall control.

Signed for us at our office as of the date of issue.



MARK F. MUETHING
EXECUTIVE VICE PRESIDENT



JOHN P. GRUBER
SECRETARY

State:	Arkansas	Filing Company:	Annuity Investors Life Insurance Company
TOI/Sub-TOI:	A02.11 Individual Annuities- Deferred Non-Variable and Variable/A02.11.002 Flexible Premium		
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
NW - Readability Certification.PDF			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment(s):			
Cover Letter.PDF			

*Annuity Investors*SM
LIFE INSURANCE COMPANY

P.O. Box 5420, Cincinnati, Ohio 45201-5420

READABILITY CERTIFICATION

I, John P. Gruber, an officer of Annuity Investors Life Insurance Company, hereby certify that the following form(s) has (have) the following readability score(s) as calculated by the Flesch Reading Ease Test and that this (these) form(s) meet(s) the reading ease requirements of the laws and regulations of your state.

Form
E6042413NW

Readability Score
66.0



John P. Gruber, Esq.
Vice President and
Associate General Counsel

January 21, 2013

Annuity Investors[®]
LIFE INSURANCE COMPANY
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

January 22, 2013

NAIC No. 084-93661
FEIN No. 31-1021738

Insurance Commissioner Jay Bradford
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Request For Approval - Annuity Investors Life Insurance Company
E6042413NW Endorsement

Dear Insurance Commissioner Bradford:

Enclosed for your review and approval, please find the form referenced above. This form is a new form and does not replace any existing form, nor has it been previously submitted to your Department for preliminary review. This submission does not contain any provisions, conditions, or concepts that are uncommon, unusual or possibly controversial from the standpoint of normal company or industry standards.

This endorsement will allow the contract owner to elect an irrevocable/non assignable settlement option upon annuitization. For any deferred fixed or variable annuity contract that does not provide that option, we will add endorsement E6042413NW, at the request of the owner who wishes that type of payment. This endorsement can be used with any previously approved annuity contract that does not contain an irrevocable/non assignable settlement option, as well as any contracts we may develop in the future.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at blittle@gafri.com.

Sincerely,



Brenda K. Little
Senior Compliance Filing Analyst